

Reporting received from Credit Bureau:received from DAVID MAX DAUGHERTY SSN: 232-04-9020

Reporting to Credit Bureau:The brw has signed the note, hence responsible. SSN matches, checked CIS

Discrepancy (NAME, ADD, SSN):; Address Details: m

7092244537	5/4/2014	1:47:04 AM	Rajina Robert	GC	CRIWL	Invalid/Inaccurate Credit Dispute Received
7092244537	5/4/2014	1:47:06 AM	Rajina Robert	RS	CRINQ	CR - CREDIT INQUIRY DISPUTE RECEIVED
7092244537	5/5/2014	10:59:48 AM	Deepak Shukla	CL	NOACTION	No Action Taken On Collection Screen
7092244537	5/6/2014	1:51:34 AM	Anjali Balakrishnan	RS	ACDVRC	BWR Automated CDV
						DAVID MAX DAUGHERTY
						Control Number:99994107053807121
						Subscriber Code: 605FM50178
						Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.
						Reporting received from Credit Bureau:Received from DAVID MAX DAUGHERTY
						SSN: 232-04-9020
						Reporting to Credit Bureau: Borrower's SSN last 4 digits are matching, Verified in RADAR. Hence He/She is Responsible/Liable on the Account.
						Discrepancy (NAME, ADD, SSN): Address.

"Please note: Litton loan, information updated as per LSAMS and RADAR."

7092244537	5/6/2014	1:52:23 AM	Anjali Balakrishnan	RS	ACDVRC	Details: 0 Form Completed and Sent Electronically (It is not mailed); BWR Automated CDV
						DAVID MAX DAUGHERTY
						Control Number:99994107053807121
						Subscriber Code: 605FM50178
						Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.
						Reporting received from Credit Bureau:Received from DAVID MAX DAUGHERTY
						SSN: 232-04-9020
						Reporting to Credit Bureau: Borrower's SSN last 4 digits are matching, Verified in RADAR. Hence He/She is Responsible/Liable on the Account.
						Discrepancy (NAME, ADD, SSN): Address.

"Please note: Litton loan, information updated as per LSAMS and RADAR."

7092244537	5/6/2014	1:52:38 AM	Anjali Balakrishnan	GC	CRLTON	Details: 0 Credit Reporting Dispute Due Prior Servicier Litton Root Cause Unknown.
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7092244537	5/6/2014	1:52:39 AM	Anjali Balakrishnan	RS	CRINQ	CR - CREDIT INQUIRY DISPUTE RECEIVED
7092244537	5/8/2014	12:23:50 AM	Suresh V K	RS	ACDVRC	BWR Automated CDV

DAVID MAX DAUGHERTY						
Control Number: 332814626035002						
Subscriber Code: 813P004						
Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.						
Reporting received from Credit Bureau:DAVID MAX DAUGHERTY SSN: 232-04-9020						
SSN: 232-04-9020						
Reporting to Credit Bureau:DAVID MAX DAUGHERTY has signed the note, hence responsible, checked CIS, SSN number matches.						
Discrepancy (NAME, ADD, SSN):Address Details: ,						
Form Completed and Sent Electronically (It is not mailed);						
BWR Automated CDV						

7092244537	5/8/2014	12:23:56 AM	Suresh V K	RS	ACDVFC	
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DAVID MAX DAUGHERTY						
Control Number: 332814626035002						
Subscriber Code: 813P004						
Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.						
Reporting received from Credit Bureau:DAVID MAX DAUGHERTY SSN: 232-04-9020						
SSN: 232-04-9020						
Reporting to Credit Bureau:DAVID MAX DAUGHERTY has signed the note, hence responsible, checked CIS, SSN number matches.						
Discrepancy (NAME, ADD, SSN):Address Details: ,						
Invalid/Inaccurate Credit Dispute Received						
CR - CREDIT INQUIRY DISPUTE RECEIVED						
No Action Taken On Collection Screen						
BWR Automated CDV						

DAVID MAX DAUGHERTY						
Control Number: 332814626035001						
Subscriber Code: 9823004						
Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.						
Reporting received from Credit Bureau:Received from DAVID MAX DAUGHERTY						

7092244537	5/8/2014	12:23:58 AM	Suresh V K	GC	CRIVL	
7092244537	5/8/2014	12:24:00 AM	Suresh V K	RS	CRINQ	
7092244537	5/8/2014	12:34:13 AM	Suresh V K	CL	NOACTION	
7092244537	5/9/2014	4:19:11 AM	Shalini Singh	RS	ACDVRC	

7092244537	5/9/2014	4:19:16 AM	Shalini Singh	RS	ACDVFC	<p>SSN: 232-04-9020</p> <p>Reporting to Credit Bureau: Borrower's SSN last 4 digits are matching, Verified in RADAR. Hence He/She is Responsible/Liable on the Account.</p> <p>Discrepancy (NAME, ADD, SSN): Address.</p> <p>"Please note: Litton loan, information updated as per LSAMS and RADAR."</p> <p>Details: S</p> <p>Form Completed and Sent Electronically (it is not mailed);</p>
						<p>BWR Automated CDV</p> <p>DAVID MAX DAUGHERTY</p> <p>Control Number: 332814626035001</p> <p>Subscriber Code: 9823004</p> <p>Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.</p> <p>Reporting received from Credit Bureau:Received from DAVID MAX DAUGHERTY</p> <p>SSN: 232-04-9020</p> <p>Reporting to Credit Bureau: Borrower's SSN last 4 digits are matching, Verified in RADAR. Hence He/She is Responsible/Liable on the Account.</p> <p>Discrepancy (NAME, ADD, SSN): Address.</p> <p>"Please note: Litton loan, information updated as per LSAMS and RADAR."</p> <p>Details: S</p> <p>Credit Reporting Dispute Due Prior Servicer Litton Root Cause Unknown.</p> <p>CR - CREDIT INQUIRY DISPUTE RECEIVED</p> <p>Researched and to confirm the end date for insurance entered is correct.</p> <p>Researched and to confirm the end date for insurance entered is correct.</p> <p>ACKNOWL Requested 03/20/2014</p> <p>Printed 04/01/2014</p> <p>New-Escrowed Payment Quote:</p> <p>Effective Date = 5/16/2014</p> <p>Escrow Payment = \$224.9</p> <p>Total Deposit = \$0</p> <p>Shortage / Deposit = \$0</p> <p>Delinquent Tax = \$0</p> <p>P & I = \$0</p> <p>Tax</p>
7092244537	5/9/2014	4:19:18 AM	Shalini Singh	GC	CRUTON	
7092244537	5/9/2014	4:19:20 AM	Shalini Singh	RS	CRINQ	
7092244537	5/13/2014	4:14:17 PM	Syed Abdul Jabbar	ES	INSDRA	
7092244537	5/13/2014	4:14:46 PM	Syed Abdul Jabbar	ES	INSDRA	
7092244537	5/13/2014	9:22:57 PM	Background processor	FORM		
7092244537	5/17/2014	7:05:43 AM	Daniel A Rochford	ES	NEPQ	

- This Comment was auto-generated in batch mode.

DD/OLS 001732

7092244537	5/17/2014	5:06:19 PM	Daniel A Rochford	ES	NEPQ3	<p>New-Escrowed Payment Quote HMP 3 Month Trial Period:</p> <p>Effective Date = 5/17/2014</p> <p>Escrow Payment = \$224.9</p> <p>Total Shortage = \$0</p> <p>Total Capitalization = \$613.9</p> <p>Borrower Paid MI Premium = \$0</p> <p>Escrow Balance = \$401.73 Interim T&I Disbursements = \$0 Total T&I Disbursements During Trial Period = \$613.9 Hazard Disbursements During Trial Period = \$0 Flood Disbursements During Trial Period = \$0 Tax Payment #1 During Trial Period = \$613.9 Tax Payment #2 During Trial Period = \$0 Tax Payment #3 During Trial Period = \$0 Tax Payment #4 During Trial Period = \$0 Delinquent Taxes Due = \$0</p>
7092244537	5/31/2014	1:49:01 AM	R, Sindhu	CL	NOACTION	<p>Breakdown as Follows:</p> <p>No Action Taken On Collection Screen</p>
7092244537	5/31/2014	2:00:42 AM	R, Sindhu	CL	NOACTION	No Action Taken On Collection Screen
7092244537	5/31/2014	3:44:07 AM	Background processor	FORM	EARL	Early Late Notice
7092244537	6/2/2014	10:10:03 PM	Background processor	CS	ACHW	ACH Creation through WEB
7092244537	6/2/2014	10:31:21 PM	Background processor	PYMT		Payment received from Outsource for \$968.08 Source OAC - oach0602 and was forwarded to: Cashier queue, user-id: Cashier Confirmation Number = 2014053102799080
7092244537	6/3/2014	3:32:25 AM	Background processor	ENOT		As of 06/03/2014 Past Due .00 Curr Due 968.08 Total Due 968.08 Requested By auto-bu
7092244537	6/5/2014	3:58:00 AM	Daniel A Rochford	ES	NEPQ	<p>New-Escrowed Payment Quote:</p> <p>Effective Date = 6/6/2014</p> <p>Escrow Payment = \$224.9</p> <p>Total Deposit = \$0</p> <p>Shortage / Deposit = \$0</p> <p>Delinquent Tax = \$0</p> <p>6 I = \$0</p> <p>Tax P</p>
7092244537	6/9/2014	10:43:11 AM	Background processor	IVR	IVRC	<p>- This Comment was auto-generated in batch mode.</p> <p>CUSTOMER CONTACT VIA IVR</p>
7092244537	6/9/2014	10:49:38 AM	Background processor	IVR	IVRC	<p>ISN RCK: 3110 RCD: 90970786ANI: 3042956161</p> <p>CUSTOMER CONTACT VIA IVR</p>
7092244537	6/9/2014	10:51:20 AM	Varona, Wilma	CU	CUST	<p>ISN RCK: 3803 RCD: 189910657ANI: 3042956161</p> <p>Phone Call In; Customer Contact; Talked to David Daugherty and verified last 4 digits of their SSN.. SCRIPT ID: VERIFYSN</p>
7092244537	6/9/2014	10:57:28 AM	Varona, Wilma	CORR	CRL	<p>Phone Call In; Last 12 months reporting; Provided information about the most recent 12 months reporting that was provided to the 4 major credit bureaus.</p> <p>SCRIPT ID: AUTO LETTERS 1 B</p> <p>Requestor Details Are As Follows:</p> <p>Requestor Name: david daugherty</p> <p>Requestor Company : none</p> <p>Requestor Phone: 3042956161</p>

Requested Letter To Be Sent Through

EMAIL:

EMAIL Address1: fireboyl@suddenlink.net

7092244537	6/9/2014	10:58:32 AM	Varona, Wilma	CL	CNOC	Phone Call In; Customer Contact-No Commitment; Customer inquired about the payment due on the account. Advised customer the amount due and customer stated they would not be able to make a payment at this time. Asked customer if they wanted a breakdown of the total reinstatement amount and customer stated no. . SCRIPT ID: PAYMENT 21
7092244537	6/9/2014	11:00:13 AM	Varona, Wilma	WQ		Call Ended. borrr asking for a ltr stating acct has been current; bec he will refi need to show that march , june, july , sept & oct of 2013 is showing current; ad will send pmt for june within the next 2 wks SCRIPT ID: END SCRIPT
7092244537	6/16/2014	8:30:35 AM	Rajkumar Singh	RS	ACDVRC	BWR Automated CDV
						DAVID MAX DAUGHERTY
						Control Number: 99994149043988129
						Subscriber Code: 465FS01690
						Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.
						Reporting received from Credit Bureau:DAVID MAX DAUGHERTY SSN: 232-04-9020
						Reporting to Credit Bureau:brw has signed the note, hence responsible, ssn matches, checked CIS
						Discrepancy (NAME, ADD, SSN):; NONE Details: F
						Form Completed and Sent Electronically (It is not mailed);
						BWR Automated CDV
						DAVID MAX DAUGHERTY
						Control Number: 99994149043988129
						Subscriber Code: 465FS01690
						Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.
						Reporting received from Credit Bureau:DAVID MAX DAUGHERTY SSN: 232-04-9020
						Reporting to Credit Bureau:brw has signed the note, hence responsible, ssn matches, checked CIS
						Discrepancy (NAME, ADD, SSN):; NONE Details: F
						Invalid/Inaccurate Credit Dispute Received
						CR - CREDIT INQUIRY DISPUTE RECEIVED
						BWR Automated CDV
						DAVID MAX DAUGHERTY
						Control Number: 99994149043988128
						Subscriber Code: 465FS01690
						Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.
7092244537	6/16/2014	8:30:40 AM	Rajkumar Singh	GC	CRVL	
7092244537	6/16/2014	8:30:42 AM	Rajkumar Singh	RS	CRINQ	
7092244537	6/16/2014	8:32:55 AM	Rajkumar Singh	RS	ACDVRC	

DD/OLS 001734

7092244537	6/16/2014	8:32:59 AM	Rajkumar Singh	RS	ACDVFC	<p>Reporting received from Credit Bureau:DAVID MAX DAUGHERTY SSN: 232-04-9020</p> <p>Reporting to Credit Bureau:brw has signed the note, hence responsible, ssn matches, checked CIS</p> <p>Discrepancy (NAME, ADD, SSN):; add Details: r</p> <p>Form Completed and Sent Electronically (It is not mailed);</p> <p>BMR Automated CDV</p> <p>DAVID MAX DAUGHERTY</p> <p>Control Number: 99994149043988128</p> <p>Subscriber Code: 465FS01690</p> <p>Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.</p> <p>Reporting received from Credit Bureau:DAVID MAX DAUGHERTY SSN: 232-04-9020</p> <p>Reporting to Credit Bureau:brw has signed the note, hence responsible, ssn matches, checked CIS</p> <p>Discrepancy (NAME, ADD, SSN):; add Details: r</p> <p>Invalid/Inaccurate Credit Dispute Received</p> <p>CR - CREDIT INQUIRY DISPUTE RECEIVED</p> <p>No Action Taken On Collection Screen</p> <p>BMR Automated CDV</p> <p>DAVID MAX DAUGHERTY</p> <p>Control Number: 332814626040001</p> <p>Subscriber Code: 813P004</p> <p>Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.</p> <p>Reporting received from Credit Bureau:received from DAVID MAX DAUGHERTY</p> <p>SSN: 232-04-9020</p> <p>Reporting to Credit Bureau:Checked in CIS Brwr has signed the note hence liable.</p> <p>Discrepancy (NAME, ADD, SSN):; add Details: s</p> <p>Form Completed and Sent Electronically (It is not mailed);</p> <p>BMR Automated CDV</p> <p>DAVID MAX DAUGHERTY</p> <p>Control Number: 332814626040001</p> <p>Subscriber Code: 813P004</p> <p>Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.</p> <p>Reporting received from Credit Bureau:received from DAVID MAX DAUGHERTY</p> <p>SSN: 232-04-9020</p>
7092244537	6/16/2014	8:33:16 AM	Rajkumar Singh	GC	CRIVL	
7092244537	6/16/2014	8:33:25 AM	Rajkumar Singh	RS	CRING	
7092244537	6/17/2014	1:30:52 PM	Yanira Febres	CL	NOACTION	
7092244537	6/19/2014	4:24:16 AM	Shalini Singh	RS	ACDVFC	
7092244537	6/19/2014	4:24:20 AM	Shalini Singh	RS	ACDVFC	

Reporting to Credit Bureau:Checked in CIS Bwr has signed the note hence liable.

Discrepancy (NAME, ADD, SSN):; add Details: S

7092244537	6/19/2014	4:24:29 AM	Shalini Singh	GC	CRIVL	Invalid/Inaccurate Credit Dispute Received
7092244537	6/19/2014	4:24:31 AM	Shalini Singh	RS	CRINQ	CR - CREDIT INQUIRY DISPUTE RECEIVED
7092244537	6/19/2014	4:29:38 AM	Shalini Singh	RS	ACDVRC	BWR Automated CDV
						DAVID MAX DAUGHERTY
						Control Number: 99994154012191128
						Subscriber Code: 465FS01690
						Borrower's concern with reporting:106:Disputes present/previous Account Status/Payment History Profile/Payment Rating. Verify Payment History Profile, Account Status, and Payment Rating.
						Reporting received from Credit Bureau:11:Current account.
						Date of Account Information 01-01-2013
						Reporting to Credit Bureau:11:Current account.As of May 2014
7092244537	6/19/2014	4:29:42 AM	Shalini Singh	RS	ACDVRC	Discrepancy (NAME, ADD, SSN):; add Details: S Form Completed and Sent Electronically (It is not mailed);

						BWR Automated CDV
						DAVID MAX DAUGHERTY
						Control Number: 99994154012191128
						Subscriber Code: 465FS01690
						Borrower's concern with reporting:106:Disputes present/previous Account Status/Payment History Profile/Payment Rating. Verify Payment History Profile, Account Status, and Payment Rating.
						Reporting received from Credit Bureau:11:Current account.
						Date of Account Information 01-01-2013
						Reporting to Credit Bureau:11:Current account.As of May 2014
7092244537	6/19/2014	4:29:54 AM	Shalini Singh	GC	CRIVL	Discrepancy (NAME, ADD, SSN):; add Details: S
7092244537	6/19/2014	4:29:57 AM	Shalini Singh	RS	CRINQ	Invalid/Inaccurate Credit Dispute Received
7092244537	6/19/2014	4:46:08 AM	Shalini Singh	RS	ACDVRC	CR - CREDIT INQUIRY DISPUTE RECEIVED
						BWR Automated CDV
						DAVID MAX DAUGHERTY
						Control Number: 99994154012191129
						Subscriber Code: 465FS01690
						Borrower's concern with reporting:106:Disputes present/previous Account Status/Payment History Profile/Payment Rating. Verify Payment History Profile, Account Status, and Payment Rating.
						Reporting received from Credit Bureau:82:Account 120 days past the due date.

7092244537	6/19/2014	4:46:12 AM	Shalini Singh	RS	ACDVFC	<p>Date of Account Information 05-29-2014</p> <p>Reporting to Credit Bureau:1:Current account.As of May 2014</p> <p>Discrepancy (NAME, ADD, SSN):; add Details: s</p> <p>Form Completed and Sent Electronically (It is not mailed);</p> <p>BWR Automated CDV</p> <p>DAVID MAX DAUGHERTY</p> <p>Control Number: 9994154012191129</p> <p>Subscriber Code: 465FS01690</p> <p>Borrower's concern with reporting:106:Disputes Present/previous Account Status/Payment History Profile/Payment Rating. Verify Payment History Profile, Account Status, and Payment Rating.</p> <p>Reporting received from Credit Bureau:82:Account 120 days past the due date.</p> <p>Date of Account Information 05-29-2014</p> <p>Reporting to Credit Bureau:1:Current account.As of May 2014</p> <p>Discrepancy (NAME, ADD, SSN):; add Details: s</p> <p>Invalid/Inaccurate Credit Dispute Received</p> <p>CR - CREDIT INQUIRY DISPUTE RECEIVED</p> <p>New-Escrowed Payment Quote HMP 3 Month Trial Period:</p> <p>Effective Date = 6/19/2014</p> <p>Escrow Payment = \$224.9</p> <p>Total Shortage = \$0</p> <p>Total Capitalization = \$613.9</p> <p>Borrower Paid MI Premium = \$0</p> <p>Escrow Balance = \$503.27 Interim T&I Disbursements = \$0 Total T&I Disbursements During Trial Period = \$613.9</p> <p>Breakdown as Follows:</p> <p> Hazard Disbursements During Trial Period = \$0 Flood Disbursements During Trial Period = \$0 Tax Payment #1 During Trial Period = \$613.9 Tax Payment #2 During Trial Period = \$0</p> <p> Tax Payment #3 During Trial Period = \$0 Tax Payment #4 During Trial Period = \$0</p> <p> Delinquent Taxes Due = \$0</p>
7092244537	6/19/2014	4:46:14 AM	Shalini Singh	GC	CRIVL	
7092244537	6/19/2014	4:46:16 AM	Shalini Singh	RS	CRINQ	
7092244537	6/20/2014	5:24:08 AM	Daniel A Rechford	ES	NEPQ3	

Case Number	Date	Time	Agent	Initials	Comments
7092244537	6/20/2014	5:26:57 AM	Daniel A Rochford	ES	<p>NEPO</p> <p>New-Escrowed Payment Quote: Effective Date = 6/18/2014 Escrow Payment = \$224.9 Total Deposit = \$0 Shortage / Deposit = \$0 Delinquent Tax = \$0 P & I = \$0</p> <p>Tax</p>
7092244537	6/25/2014	1:38:50 PM	Richard Hightower	CL	<p>NOACTION</p> <p>- This Comment was auto-generated in batch mode. No Action Taken On Collection Screen</p>
7092244537	6/26/2014	12:28:02 AM	Background processor	CORR	<p>MT30 letter requested to print</p>
7092244537	6/26/2014	10:49:42 AM	Richard Hightower	OM	<p>Consumer Financial Protection Bureau Dispute Received;Reference Number : 4105491</p> <p>; CFPB request for additional information</p> <p>We have determined that additional information is needed to complete our review of this matter.</p> <p>Please submit the following information to aid us in further evaluating this complaint:</p> <p>-Indicate whether the consumer was 120 days delinquent in March, June, July, October and December 2013. If not, indicate whether you submitted a request to the credit reporting agencies to update this information. If you have submitted a request, please provide a copy of documentation showing that the request was made to update the information.</p> <p>-Provide a copy of the payment history for 2013.</p> <p>Please respond to our request within ten (10) calendar days of the receipt of this request.</p> <p>Consumer Response Specialist 1157</p>

7092244537	6/26/2014	10:50:18 AM	Richard Hightower	OM	CPBC	<p>Consumer Financial Protection Bureau Dispute Completed;</p> <p>; The Office of the Consumer Ombudsman for Ocwen Loan Servicing, LLC (Ocwen) would like to take this opportunity to respond to your recent concern regarding the referenced loan. The Consumer Ombudsman was created to provide Ocwen's customers with a resource to assist with unresolved concerns and issues.</p> <p>When a payment is not received within thirty (30) days from the due date, the loan is reported as delinquent to the credit bureaus. Ocwen is obligated to report true and accurate information to the credit bureaus. Ocwen's records show that the credit reporting correctly reflected the loan as current for the months March 2012, June 2012, July 2012, October 2012, and December 2012. Ocwen's records do not indicate that you are currently receiving account statements.</p> <p>Attached is an Ocwen Payment Reconciliation History which reflects all credits and disbursements made to the loan by Ocwen and the resulting loan status. It also reflects the details of and fees / expenses assessed and satisfied on the loan.</p> <p>The Office of the Consumer Ombudsman is your advocate in ensuring that Ocwen's servicing of the loan remains fair, reasonable and proper. If you still have unresolved issues, please feel free to contact this office at (800) 390-4656.</p> <p>Sincerely,</p> <p>The Office of the Consumer Ombudsman</p> <p>Ocwen Loan Servicing</p>
7092244537	6/30/2014	9:10:14 AM	Rose Kaplan	CL	NOACTION	<p>NMLS # 1852</p> <p>No Action Taken On Collection Screen</p>
7092244537	6/30/2014	9:19:29 AM	Rose Kaplan	OM	CPBR	<p>Consumer Financial Protection Bureau Dispute Received; Refnum 4105737</p> <p>; CFPB request for additional information</p> <p>We have determined that additional information is needed to complete our review of this matter.</p> <p>Please submit the following information to aid us in further evaluating this complaint:</p> <p>-You indicated that your records show that the credit reporting correctly reflected the loan as current for the months of March, June, July, October, and December 2013. However, the attached document shows an Equifax report where the consumer is reported as 120 days delinquent in March, June, July, October, and December 2013. Please provide documentation that showing that you have reported the consumer as current for those months.</p> <p>Please respond to our request within ten (10) calendar days of the receipt of this request.</p>
7092244537	6/30/2014	12:46:33 PM	Richard Hightower	CL	NOACTION	<p>Consumer Response Specialist 1157</p> <p>No Action Taken On Collection Screen</p>
7092244537	6/30/2014	9:45:37 PM	Background processor	CS	ACHW	<p>ACH Creation through WEB</p>

DD/OLS 001739

7092244537	6/30/2014	10:13:51 PM	Background processor	PYMT
7092244537	7/1/2014	3:48:54 AM	Background processor	BNOT
7092244537	7/2/2014	11:58:03 AM	Richard Hightower	CL
7092244537	7/2/2014	12:17:27 PM	Ivonne Humphreys	RS
7092244537	7/2/2014	2:30:13 PM	Richard Hightower	OM

Payment received from Outsource for \$968.08 Source OAC - each0630 and was forwarded to: Cashier queue, user-id: Cashier Confirmation Number = 2014063003010867
As of 07/01/2014 Past Due .00 Curr Due 968.08 Total Due 968.08 Requested By auto-bu
No Action Taken On Collection Screen
NOACTION
ECUC
CPBC

E-OSCAR Credit Update Completed; AUD CONTROL NO.: 70571752. Reported loan 'Paid as Agreed and Current' for hte months of March, June, July, October and December 2013, per request of RH-OCO.
Consumer Financial Protection Bureau Dispute Completed;

The Office of the Consumer Ombudsman for Ocwen Loan Servicing, LLC (Ocwen) would like to take this opportunity to respond to your recent concern regarding the referenced loan. The Consumer Ombudsman was created to provide Ocwen's customers with a resource to assist with unresolved concerns and issues.

Ocwen is obligated to report true and accurate information to the credit bureaus and therefore the credit reporting cannot be changed. We report to Equifax, Trans Union, Experian and Innovis. These bureaus provide information to the local credit bureaus to update and correct the credit file.

However, in an effort to assist David Daugherty Owens records indicate that on July 2, 2014, this office submitted a credit update to the four (4) major credit reporting agencies Equifax, Transunion, Experian, and Innovis, to reflect your loan as 'Current' for the months of March June, July, October and December 2013. Once Ocwen submits an update it takes time for the credit bureaus to update their records. The confirmation number for this electronically submitted update is 70571752. Unfortunately, Ocwen is unable to control when the credit reporting agencies will update their records. In the interim, you may use this letter as evidence that the request has been submitted.

If you have any questions regarding the servicing of your loan, please contact Ocwen's Customer Care Center at (800)746-2936.

The Office of the Consumer Ombudsman is your advocate in ensuring that Ocwen's servicing of the loan remains fair, reasonable and proper. If you still have unresolved issues, please feel free to contact this office at (800) 390-4656.

Sincerely,

Richard Hightower

The Office of the Consumer Ombudsman

Ocwen Loan Servicing

NMLS # 1852

NC Permit #3946

7092244537	7/8/2014	6:52:47 AM	Centeno, Byron	ES	NEPQ3	<p>New-Escrowed Payment Quote HMP 3 Month Trial Period:</p> <p>Effective Date = 7/9/2014</p> <p>Escrow Payment = \$224.9</p> <p>Total Shortage = \$0</p> <p>Total Capitalization = \$613.9</p> <p>Borrower Paid MI Premium = \$0</p> <p>Escrow Balance = \$604.81 Interim T&I Disbursements = \$0 Total T&I Disbursements During Trial Period = \$613.9 Hazard Disbursements During Trial Period = \$0 Flood Disbursements During Trial Period = \$0 Tax Payment #1 During Trial Period = \$613.9 Tax Payment #2 During Trial Period = \$0 Tax Payment #3 During Trial Period = \$0 Tax Payment #4 During Trial Period = \$0 Delinquent Taxes Due = \$0</p>
7092244537	7/14/2014	5:51:32 AM	Centeno, Byron	ES	NEPQ	<p>Breakdown as Follows:</p> <p>New-Escrowed Payment Quote:</p> <p>Effective Date = 7/7/2014</p> <p>Escrow Payment = \$224.9</p> <p>Total Deposit = \$0</p> <p>Shortage / Deposit = \$0</p> <p>Delinquent Tax = \$0</p> <p>P & I = \$0</p> <p>Tax</p>
7092244537	7/14/2014	6:36:49 AM	Centeno, Byron	ES	NEPQ	<p>- This Comment was auto-generated in batch mode.</p> <p>New-Escrowed Payment Quote:</p> <p>Effective Date = 7/7/2014</p> <p>Escrow Payment = \$224.9</p> <p>Total Deposit = \$0</p> <p>Shortage / Deposit = \$0</p> <p>Delinquent Tax = \$0</p> <p>P & I = \$0</p> <p>Tax</p> <p>- This Comment was auto-generated in batch mode.</p>

7092244537	7/18/2014	6:13:37 AM	Centeno, Byron	ES	NEPQ3	<p>New-Escrowed Payment Quote RMP 3 Month Trial Period:</p> <p>Effective Date = 7/18/2014</p> <p>Escrow Payment = \$224.9</p> <p>Total Shortage = \$674.75</p> <p>Total Capitalization = \$9.09</p> <p>Borrower Paid MI Premium = \$0</p> <p>Escrow Balance = \$604.81 Interim T&I Disbursements = \$613.9 Total T&I Disbursements During Trial Period = \$0 Hazard Disbursements During Trial Period = \$0 Flood Disbursements During Trial Period = \$0 Tax Payment #1 During Trial Period = \$0 Tax Payment #2 During Trial Period = \$0 Tax Payment #3 During Trial Period = \$0 Tax Payment #4 During Trial Period = \$0 Delinquent Taxes Due = \$0</p>
7092244537	7/18/2014	6:28:17 AM	Centeno, Byron	ES	NEPQ	<p>Breakdown as Follows:</p> <p>New-Escrowed Payment Quote:</p> <p>Effective Date = 7/18/2014</p> <p>Escrow Payment = \$224.9</p> <p>Total Deposit = \$0</p> <p>Shortage / Deposit = \$0</p> <p>Delinquent Tax = \$0</p> <p>& I = \$0</p> <p>Tax P</p>
7092244537	7/28/2014	12:40:26 PM	Angel Grace	TX	TCTL	<p>- This Comment was auto-generated in batch mode.</p> <p>BACKSEARCH COMPLETE - TAXES CURRENT - PHONE CALL;</p> <p>31NW107 county</p> <p>2014 Tax year</p> <p>1st Inst base amt \$ 645.02 due by 09/01/2014 (FA will Report)</p> <p>2nd Inst base amt \$ 645.02 due by 03/01/2015</p> <p>No priors</p> <p>Info by : smart web/ web http://129.71.205.120/webtax/Matured Loan, Payoff Quote auto-generated showing borrower's name as requestor name.</p>
7092244537	7/28/2014	12:40:28 PM	Background processor	CS	MATPQ	<p>Requestor Details Are As Follows:</p> <p>Requestor Name: David Daugherty</p> <p>Requestor Company :</p> <p>Good through Date : 08/27/14</p> <p>Requested letter To Be Sent Through</p>

7092244537	7/28/2014	12:40:30 PM	Background processor	CS	AFAY	<p>Automated Payoff Quote In Process</p> <p>Requestor Details Are As Follows:</p> <p>Requestor Name: David Daugherty</p> <p>Requestor Company :</p> <p>Requestor Phone :</p> <p>Good Through Date : 08/27/14</p> <p>EMAIL:</p> <p>EMAIL Address: fireboy@suddenlink.net</p> <p>Automated Payoff Quote Generated</p> <p>Payoff Quote successfully executed By REALDoc</p> <p>[REDACTED]</p> <p>Early Late Notice</p> <p>ACH Creation through WEB</p> <p>Payment received from Outsource For \$968.08 Source OAC - oach0801 and was forwarded to: Cashier queue, user-id: Cashier Confirmation Number = 2014073103244970</p> <p>BWR Automated CDV</p> <p>DAVID MAX DAUGHERTY</p> <p>Control Number: 99994210030088137</p> <p>Subscriber Code:465FS01690</p> <p>Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.</p> <p>Reporting received from Credit Bureau:received from DAVID MAX DAUGHERTY</p> <p>SSN: 232-04-9020</p> <p>Reporting to Credit Bureau:Checked in CIS Brwr has signed the note hence liable.</p> <p>Discrepancy (NAME, ADD, SSN):; add Details: s Details: DJ Form Completed and Sent Electronically (it is not mailed);</p> <p>BWR Automated CDV</p> <p>DAVID MAX DAUGHERTY</p> <p>Control Number: 99994210030088137</p> <p>Subscriber Code:465FS01690</p> <p>Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.</p> <p>Reporting received from Credit Bureau:received from DAVID MAX DAUGHERTY</p> <p>SSN: 232-04-9020</p> <p>Reporting to Credit Bureau:Checked in CIS Brwr has signed the note hence liable.</p>
7092244537	7/28/2014	12:40:32 PM	Background processor	CU	APAYS	<p>EMAIL:</p> <p>EMAIL Address: fireboy@suddenlink.net</p> <p>Automated Payoff Quote Generated</p>
7092244537	7/29/2014	3:27:48 AM	Background processor	CU	APOEX	
7092244537	7/30/2014	10:56:50 AM	Alan Finian	LG	LITO	
7092244537	7/31/2014	1:00:27 AM	Background processor	FORM	EARL	
7092244537	8/1/2014	9:42:16 PM	Background processor	CS	ACHW	
7092244537	8/1/2014	9:48:56 PM	Background processor	FYMT		
7092244537	8/7/2014	1:47:04 AM	Daniel Wesley	RS	ACDVRC	
7092244537	8/7/2014	1:47:09 AM	Daniel Wesley	RS	ACDVFC	

Discrepancy (NAME, ADD, SSN); add Details: s	Details: DJ
7092244537 Daniel Wesley 8/7/2014 1:47:11 AM GC	Invalid/Inaccurate Credit Dispute Received
7092244537 Daniel Wesley 8/7/2014 1:47:13 AM RS	CR - CREDIT INQUIRY DISPUTE RECEIVED
7092244537 Daniel Wesley 8/7/2014 1:49:04 AM RS	BWR Automated CDV
	DAVID MAX DAUGHERTY
	Control Number:99994210030088138
	Subscriber Code:465FS01690
	Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.
	Reporting received from Credit Bureau:received from DAVID MAX DAUGHERTY
	SSN: 232-04-9020
	Reporting to Credit Bureau:Checked in CIS Bwr has signed the note hence liable.
	Discrepancy (NAME, ADD, SSN); add Details: s Details: DJ
	Form Completed and Sent Electronically (It is not mailed);
	BWR Automated CDV
	DAVID MAX DAUGHERTY
	Control Number:99994210030088138
	Subscriber Code:465FS01690
	Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.
	Reporting received from Credit Bureau:received from DAVID MAX DAUGHERTY
	SSN: 232-04-9020
	Reporting to Credit Bureau:Checked in CIS Bwr has signed the note hence liable.
	Discrepancy (NAME, ADD, SSN); add Details: DJ
	Invalid/Inaccurate Credit Dispute Received
	CR - CREDIT INQUIRY DISPUTE RECEIVED
	REQUEST APPROVAL FOR ESC DISB OF 645.02 ESCROW TYPE 31 VENDOR WOOD CO
	** LOAN HAS A HOLD CODE WITH NO-TAXDISS = '1'.

LOANNUMBER	EFFECTIVE	RV	TRN	DESCRIPTION	NXT DUE/REF	REVERSED	PRINCIPAL	ESCROW	AMOUNT	PRINCIPAL	INTEREST	ESCROW	SUSPENSE	OTHER
7092244537	9/14/2011		NLD	Loan Disbursement	NL NewLoan Setup Balances		85976.27	0	-85976.27	-85976.27	0	0	0	0
7092244537	9/14/2011		ESA	Escrow Balance Adjustment	NL NewLoan Setup Balances		85976.27	-549.83	-549.83	0	0	-549.83	0	0
7092244537	1/20/2012		RMS	Regular Multiple/Spread Paymen	10/26/2011		85608.29	-339.34	1077.03	167.98	698.56	210.49	0	0
7092244537	1/20/2012		RMS	Regular Multiple/Spread Paymen	11/26/2011		85638.94	-128.85	1077.03	169.35	697.19	210.49	0	0
7092244537	2/10/2012		ETD	Tax Escrow Disbursement	31		85638.94	-733.24	-604.39	0	0	-604.39	0	0
7092244537	3/27/2012		MS	Misc Susp Payment			85638.94	-733.24	200	0	0	0	200	0
7092244537	3/27/2012		MSA	Miscellaneous Suspense Adjustm			85638.94	-733.24	-200	0	0	0	-200	0
7092244537	3/27/2012		EXP	Expense Payment			85638.94	-733.24	200	0	0	0	0	200
7092244537	4/20/2012		RMR	Regular Multiple/Reinstatement	12/26/2011		85468.22	-522.75	1087.03	170.72	695.82	210.49	0	10
7092244537	4/20/2012		RMR	Regular Multiple/Reinstatement	1/26/2012		85296.11	-395.24	994.05	172.11	694.43	127.51	0	0
7092244537	4/20/2012		RMR	Regular Multiple/Reinstatement	2/26/2012		85122.6	-267.73	994.05	173.51	693.03	127.51	0	0
7092244537	4/20/2012		RMR	Regular Multiple/Reinstatement	3/26/2012		84947.68	-140.22	994.05	174.92	691.62	127.51	0	0
7092244537	4/20/2012		RMR	Regular Multiple/Reinstatement	4/26/2012		84771.34	-12.71	994.05	176.34	690.2	127.51	0	0
7092244537	6/25/2012		RMS	Regular Multiple/Spread Paymen	5/26/2012		84593.57	114.8	994.05	177.77	688.77	127.51	0	0
7092244537	6/25/2012		RMS	Regular Multiple/Spread Paymen	6/26/2012		8414.35	242.31	999.05	179.22	687.32	127.51	0	5
7092244537	6/25/2012		PRP	Principal Payment			84407.45	242.31	6.9	6.9	0	0	0	0
7092244537	7/19/2012		R	Regular Payment	7/26/2012		84226.72	369.82	994.05	180.73	685.81	127.51	0	0
7092244537	8/9/2012		R	Regular Payment	8/26/2012		84044.52	497.33	994.05	182.2	684.34	127.51	0	0
7092244537	8/10/2012		ETD	Tax Escrow Disbursement	31		84044.52	-107.23	-604.56	0	0	-604.56	0	0
7092244537	8/29/2012		EID	Insurance Escrow Disb	56 Lender placed Hazard Insurance		84044.52	-555.69	-448.46	0	0	-448.46	0	0
7092244537	9/4/2012		R	Regular Payment	9/26/2012		83660.84	-428.18	994.05	183.68	682.86	127.51	0	0
7092244537	9/6/2012		ETC	Insurance Escrow Credit	56 Lender placed Hazard Insurance		83860.84	20.28	448.46	0	0	448.46	0	0
7092244537	10/1/2012		R	Regular Payment	10/26/2012		83675.67	147.79	994.05	185.17	681.37	127.51	0	0
7092244537	11/2/2012		R	Regular Payment	11/26/2012		83488.99	261.41	980.16	186.68	679.86	113.62	0	0
7092244537	12/14/2012		R	Regular Payment	12/26/2012		83300.8	375.03	980.16	188.19	678.35	113.62	0	0
7092244537	1/14/2013		R	Regular Payment	1/26/2013		83111.08	488.65	980.16	189.72	676.82	113.62	0	0
7092244537	2/4/2013		R	Regular Payment	2/26/2013		82919.82	602.27	980.16	191.26	675.28	113.62	0	0
7092244537	2/7/2013		ETD	Tax Escrow Disbursement	31		82919.82	-2.29	-504.56	0	0	-604.56	0	0
7092244537	3/15/2013	**	R	Regular Payment	3/26/2013	3/20/2013	82727	111.33	980.16	192.82	673.72	113.62	0	0
7092244537	3/20/2013	CB	R	Regular Payment	2/26/2013		82919.82	-2.29	-980.16	-192.82	-673.72	-113.62	0	0
7092244537	3/20/2013	RET	RET	Payment Returned	2/26/2013		82919.82	-2.29	980.16	0	0	0	0	980.16
7092244537	4/30/2013	RMS	RMS	Regular Multiple/Spread Paymen	3/26/2013		82727	111.33	1019.84	192.82	673.72	113.62	0	39.68

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7092244537		4/30/2013	RMS	Regular Multiple/Spread Paymen	4/26/2013	82532.62	224.95	980.16	194.38	672.16	113.62	0	0
7092244537		5/30/2013	RMS	Regular Multiple/Spread Paymen	5/26/2013	82336.66	338.57	965.48	195.96	670.58	113.62	0	-14.68
7092244537		5/30/2013	RMS	Regular Multiple/Spread Paymen	6/26/2013	82139.11	452.19	980.16	197.55	668.99	113.62	0	0
7092244537	R	7/1/2013		Regular Payment	7/26/2013	81339.95	565.81	980.16	199.16	667.38	113.62	0	0
7092244537	R	8/1/2013		Regular Payment	8/26/2013	81739.17	679.43	980.16	200.78	665.76	113.62	0	0
7092244537	ETD	8/15/2013		Tax Escrow Disbursement	31	81739.17	65.53	-613.9	0	0	-613.9	0	0
7092244537	**	8/31/2013	R	Regular Payment	9/6/2013	81536.76	179.15	980.16	202.41	664.13	113.62	0	0
7092244537	CB	9/6/2013	R	Regular Payment	8/26/2013	81739.17	65.53	-980.16	-202.41	-664.13	-113.62	0	0
7092244537	RET	9/6/2013		Payment Returned	8/26/2013	81739.17	65.53	980.16	0	0	0	0	980.16
7092244537	R	9/16/2013		Regular Payment	9/26/2013	81536.76	179.15	980.16	202.41	664.13	113.62	0	0
7092244537	R	10/1/2013		Regular Payment	10/26/2013	81332.71	292.77	980.16	204.05	662.49	113.62	0	0
7092244537	R	11/1/2013		Regular Payment	11/26/2013	81127	406.39	980.16	205.71	660.83	113.62	0	0
7092244537	R	12/2/2013		Regular Payment	12/26/2013	80919.62	507.93	968.08	207.38	659.16	101.54	0	0
7092244537	R	12/31/2013		Regular Payment	1/26/2014	80710.55	609.47	968.08	209.07	657.47	101.54	0	0
7092244537	R	2/3/2014		Regular Payment	2/26/2014	80499.78	711.01	968.08	210.77	655.77	101.54	0	0
7092244537	ETD	2/7/2014		Tax Escrow Disbursement	31	80499.78	97.11	-613.9	0	0	-613.9	0	0
7092244537	R	3/4/2014		Regular Payment	3/26/2014	80287.3	198.65	968.08	212.48	654.06	101.54	0	0
7092244537	R	3/31/2014		Regular Payment	4/26/2014	80073.09	300.19	968.08	214.21	652.33	101.54	0	0
7092244537	R	5/1/2014		Regular Payment	5/26/2014	79857.14	401.73	968.08	215.95	650.59	101.54	0	0
7092244537	R	6/2/2014		Regular Payment	6/26/2014	79639.44	503.27	968.08	217.7	648.84	101.54	0	0
7092244537	R	6/30/2014		Regular Payment	7/26/2014	79419.97	604.81	968.08	219.47	647.07	101.54	0	0
7092244537	R	8/1/2014		Regular Payment	8/26/2014	79198.72	706.35	968.08	221.25	645.29	101.54	0	0